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On January 18, 2006, Plaintiff Household Bank (SB), N.A. ("Household Bank") moved this Court for discovery sanctions in the form of a default judgment and expenses, including attorneys' fees. The Court held a hearing on the motion on February 15, 2006, and a continued hearing on February 27, 2006. Notice of the February 15, 2006, hearing and the continued February 27, 2006, hearing was given by mail, which was returned unopened by the post office and by leaving a telephone voice-mail message for Defendant Masako Takahashi. Ms. Takahashi did not respond to the Motion or appear at either of the hearings. The Court considered the motion and good cause appearing,

IT IS HEREBY ORDERED that:

- 1. Plaintiff Household Bank's motion for discovery sanctions is GRANTED.
- 2. Defendant Takahashi's debt owed to Plaintiff Household Bank, plus interest, costs, and attorneys' fees and expenses, is nondischargeable.
- Defendant Takahashi shall reimburse Plaintiff Household Bank in the amount of 3. \$12,509.15 for its attorneys' fees and expenses incurred during the discovery period and in connection with the Motion for Discovery Sanctions.
- 4. Default judgment shall be entered against Defendant Masako Takahashi in the amount of \$467,971.30, plus accrued and accruing interest, costs and fees, which debt is nondischargeable, pursuant to 11 U.S.C. § 523(a)(2)(A) and 11 U.S.C. § 523(a)(2)(B).

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